Don't Miss Out!
Help with Medicare Costs

You may save up to $704 (and in some cases more) a year in Medicare costs.

As part of the medical assistance program, states have programs that may save money for anyone who has Medicare Part A and who has limited income and resources. If you qualify, you may not have to pay for Medicare premiums, and in some cases deductibles and coinsurance.

Who Qualifies for the
Medicare Savings Programs?

1. Do you have Medicare "Part A" (hospital insurance)?

- If you're not sure if you have this, look on your red, white, and blue Medicare insurance card or call Social Security toll free at 1-800-772-1213. TTY users should call 1-877-772-7003.

- If you must pay for Medicare Part A, but cannot afford it, there is a program that may pay Medicare Part A for you.

- If you're not eligible for Social Security or Medicare, you may still be eligible for help to pay for medical costs under your state Medicaid program. To find out, call your nearest medical assistance office. Look for the number in the phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Services. Or call Medicare's 24-hour helpline toll free at **1-800-MEDICARE (1-800-633-4227)** to find the phone number to call in your state. When you call ask for information on the **Medicare Savings Programs**. Or, visit www.medicare.gov. TTY users should call 1-877-486-2048.

2. Your monthly income must be less than $1,031* for one person or less than $1,384* for a couple.

3. Your resources (such as bank account, stocks, and bonds) cannot be more than $4,000 for one person or $6,000 for a couple. When figuring out your resources, do NOT include the home you live in, one car, furniture, burial expenses, and the combined face value of your life insurance policy if it is $1,500 or less.

* These income limits are for 2003 and will increase slightly each year. Individual states may have more generous resources requirements.

DEPARTMENT OF HEALTH & HUMAN SERVICES · USA

CMS
CENTERS for MEDICARE & MEDICAID SERVICES

The
Medicare
Savings
Programs
www.medicare.gov

Medicare Savings Programs
That Help Pay Medicare Costs in 200^3*

■ The **Qualified Medicare Beneficiary (QMB)** program will pay Medicare Part A and Part B premiums, deductibles, and co-insurance, and if your monthly income limit is $769* for an individual or $1,030* for a couple, you may be eligible.

■ The **Specified Low-Income Medicare Beneficiary (SLMB)** program will pay for Medicare Part B premiums if your monthly income limit is $918* for an individual or $1,232* for a couple.

■ The **Qualifying Individual (QI)** program will also pay your Medicare Part B premiums if your monthly income limit is $1,031* for an individual or $1,384* for a couple.

■ The **Qualified Disabled & Working Individual (QDWI)** program will pay for Medicare Part A premiums. This program is for disabled individuals who lost their Medicare Part A because they returned to work and are eligible to purchase Medicare Part A benefits. An individual may earn up to $3,078* or a couple may earn up to $4,125* monthly.

Note: If you live in Alaska or Hawaii, income limits are slightly higher. Income limits will increase slightly every year.

How to Apply for the Medicare Savings Programs

If you think you may qualify, you must file an application at a state, county, or local medical assistance office. You can find the number in the phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Services. Or, call Medicare's 24-hour helpline toll free at **1-800-MEDICARE (1-800-633-4227)**. Someone there can help you find the phone number to call in your state. Or, visit www.medicare.gov. TTY users should call 1-877-486-2048.

Once you get the number in your state, call first to see what information you need to bring with you. Documents may include your Medicare card, bank statements, property deeds, insurance policies, proof of income & identity, and proof of any funeral or burial policies you may have.

Don't Miss Out! Call Today.

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